

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re:	Rubas, Richard A	§	Case No. 09 B 19495
	Rubas, Shelly S	§	
	Debtors	§	
		§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 05/29/2009.

2) The plan was confirmed on 08/24/2009.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 11/08/2010.

4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/18/2010.

5) The case was converted on 05/13/2011.

6) Number of months from filing or conversion to last payment: 22.

7) Number of months case was pending: 24.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$72,358.15.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$34,189.00
Less amount refunded to debtor	\$0

NET RECEIPTS: \$34,189.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0
Court Costs	\$0
Trustee Expenses & Compensation	\$2,006.63
Other	\$0

TOTAL EXPENSES OF ADMINISTRATION: \$2,006.63

Attorney fees paid and disclosed by debtor \$3,500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Illinois Dept of Revenue	Priority	\$2,000.00	\$2,887.25	\$2,887.25	\$554.43	\$0
Internal Revenue Service	Priority	\$21,285.94	\$42,350.39	\$42,350.39	\$8,132.57	\$0
Chase Home Finance	Secured	\$307,380.30	\$302,406.37	\$302,406.37	\$0	\$0
Chase Home Finance	Secured	\$31,695.12	\$31,695.12	\$31,695.12	\$23,294.45	\$0
Chrysler Financial Services Americas	Secured	\$12,065.00	\$11,580.14	\$11,580.14	\$0	\$0
Sterling Inc	Secured	\$200.00	NA	NA	\$0	\$0
Sterling Inc	Secured	\$200.00	\$531.25	\$200.00	\$200.00	\$0.92
Advocate MSO Services	Unsecured	\$22.40	NA	NA	\$0	\$0
AT&T	Unsecured	\$55.00	NA	NA	\$0	\$0
Bank Of America	Unsecured	\$698.00	NA	NA	\$0	\$0
Bank Of America	Unsecured	\$3,755.00	NA	NA	\$0	\$0
Best Buy	Unsecured	\$6,071.91	NA	NA	\$0	\$0
Chrysler Financial Services Americas	Unsecured	\$641.34	NA	NA	\$0	\$0
Citi Cards	Unsecured	\$10,745.96	NA	NA	\$0	\$0
Consultants In Lab Med	Unsecured	\$48.00	\$48.00	\$48.00	\$0	\$0
Department Stores National Bank	Unsecured	\$177.00	\$107.55	\$107.55	\$0	\$0
ECast Settlement Corp	Unsecured	\$677.71	\$477.71	\$477.71	\$0	\$0

(Continued)

Scheduled Creditors: *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Endodontic & Periodontic Assoc	Unsecured	\$620.00	\$620.00	\$620.00	\$0	\$0
Extended Health Services	Unsecured	\$1,890.00	NA	NA	\$0	\$0
Gillin & Associates	Unsecured	\$191.90	NA	NA	\$0	\$0
HSBC	Unsecured	\$2,853.66	NA	NA	\$0	\$0
Illinois Dept of Revenue	Unsecured	NA	\$314.86	\$314.86	\$0	\$0
Internal Revenue Service	Unsecured	\$13,450.00	\$12,260.16	\$12,260.16	\$0	\$0
Nicor Gas	Unsecured	\$321.00	NA	NA	\$0	\$0
Oak Lawn Family	Unsecured	\$190.00	NA	NA	\$0	\$0
OB/GYN Health Associates	Unsecured	\$31.80	NA	NA	\$0	\$0
Pain Center	Unsecured	\$168.70	NA	NA	\$0	\$0
Pelleteri	Unsecured	\$1,520.00	NA	NA	\$0	\$0
Portfolio Recovery Associates	Unsecured	\$858.00	\$857.57	\$857.57	\$0	\$0
Primary Healthcare Associates	Unsecured	\$9.00	NA	NA	\$0	\$0
Radiology & Nuclear	Unsecured	\$43.00	NA	NA	\$0	\$0
Resurgent Capital Services	Unsecured	\$1,585.50	\$1,623.21	\$1,623.21	\$0	\$0
Resurgent Capital Services	Unsecured	\$1,087.68	\$1,113.20	\$1,113.20	\$0	\$0
Resurgent Capital Services	Unsecured	\$1,212.79	\$1,212.79	\$1,212.79	\$0	\$0
Scott Lawn Service	Unsecured	\$293.66	NA	NA	\$0	\$0
Sears/Citibank SD	Unsecured	\$1,846.77	NA	NA	\$0	\$0
Southwest Hospital	Unsecured	\$320.60	NA	NA	\$0	\$0
Southwest Radiological Assoc	Unsecured	\$144.00	NA	NA	\$0	\$0
Sterling Inc	Unsecured	NA	\$331.25	\$331.25	\$0	\$0

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$302,406.37	\$0	\$0
Mortgage Arrearage	\$31,695.12	\$23,294.45	\$0
Debt Secured by Vehicle	\$11,580.14	\$0	\$0
All Other Secured	\$200.00	\$200.00	\$0.92
TOTAL SECURED:	\$345,881.63	\$23,494.45	\$0.92
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$45,237.64	\$8,687.00	\$0
TOTAL PRIORITY:	\$45,237.64	\$8,687.00	\$0
GENERAL UNSECURED PAYMENTS:	\$18,966.30	\$0	\$0

Disbursements:

Expenses of Administration	\$2,006.63	
Disbursements to Creditors	\$32,182.37	
TOTAL DISBURSEMENTS:		\$34,189.00

12) The trustee certifies that the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: May 17, 2011

By: /s/ MARILYN O. MARSHALL

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.